

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Shayla Roshanda Brooks  
Debtor

Case No. 25-01017-JAW  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0538-3  
Date Rcvd: Aug 08, 2025

User: mssbad  
Form ID: 318

Page 1 of 2  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2025:**

Recip ID	Recipient Name and Address
db	+ Shayla Roshanda Brooks, 5671 Beechwood Drive, Jackson, MS 39206-2708
5500745	+ Advance America, 750 Shipyard Dr, STe 30, Wilmington, DE 19801-5161
5500751	+ Hill Law Firm, P.O. Box 150529, Nashville, TN 37215-0529
5500757	+ OrthoFI, 900 S Broadway, Ste 100, Denver, CO 80209-4269
5500758	+ River Oaks, P.O. Box 11439, Belfast, ME 04915-4005
5500759	+ Shelter Insurance, PO Box 6008, Columbia, MO 65205-6008

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Aug 08 2025 23:29:00	Ally Financial c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: wrs@byrdwiser.com	Aug 08 2025 19:33:00	Keesler Federal Credit Union, c/o Robert Alan Byrd, P.O. Box 1939, Biloxi, MS 39533-1939
5500746	+ Email/PDF: AffirmBKNotifications@resurgent.com	Aug 08 2025 19:38:40	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5527024	+ EDI: AISACG.COM	Aug 08 2025 23:29:00	Ally Financial Department, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5500747	+ EDI: CAPITALONE.COM	Aug 08 2025 23:29:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5500748	+ EDI: WFNNB.COM	Aug 08 2025 23:29:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5500749	+ EDI: WFNNB.COM	Aug 08 2025 23:29:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5500750	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 08 2025 19:38:43	Credit One Bank, Attn: Bankruptcy, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5500752	+ Email/Text: melissa.martin@kfcu.org	Aug 08 2025 19:33:00	Keesler FCU, Attn: Bankruptcy, 2602 Pass Rd, Biloxi, MS 39531-2728
5500754	Email/Text: cdavenport@lawmemphis.com	Aug 08 2025 19:33:00	Mendelson Law Firm, PO Box 17235, Memphis, TN 38187
5500753	+ Email/Text: bankruptcy@marinerfinance.com	Aug 08 2025 19:33:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
5500755	+ Email/Text: Mercury@ebn.phinsolutions.com	Aug 08 2025 19:33:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
5500756	+ EDI: MAXMSAIDV	Aug 08 2025 23:29:00	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
5500760	+ EDI: SYNC	Aug 08 2025 23:29:00	Synchrony Bank, Attn: Bankruptcy, Po Box

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5500761	Email/Text: bknotice@upgrade.com		965060, Orlando, FL 32896-5060
		Aug 08 2025 19:33:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street, 23rd Floor, San Francisco, CA 94111
5500762	+ EDI: COMCASTCBLCENT		
		Aug 08 2025 23:29:00	Xfinity/Comcast, 600 Galleria Pkwy SE, Atlanta, GA 30339-5994

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2025 at the address(es) listed below:

Name	Email Address
Robert Alan Byrd	on behalf of Creditor Keesler Federal Credit Union rab@byrdwiser.com wrs@byrdwiser.com;WandaRitaStanovich@gmail.com
Stephen Smith	trustee@hrkcpa.com MS02@ecfbis.com
Thomas Carl Rollins, Jr	on behalf of Debtor Shayla Roshanda Brooks trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubilee bk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **Shayla Roshanda Brooks**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0193**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court for the **Southern District of Mississippi**Case number: **25-01017-JAW****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:**Shayla Roshanda Brooks**aka Shayla R Brooks, aka Shayla Smith, aka  
Shayla BrooksDated: 8/8/25**By the court:** /s/Jamie A. Wilson

United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**